

In re:
Rachel L. Agosto
Debtor

Case No. 24-10643-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 13, 2025

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db	+ Rachel L. Agosto, 320 Gilham Street, Philadelphia, PA 19111-5239
14859177	+ Crdtworksllc, 3191 Coral Way, Miami, FL 33145-3213
14859179	Einstein Practice Plan, PO Box 780003, Philadelphia, PA 19178-0003
14864613	+ Pennsylvania Housing Finance, C/O Michael Farrington, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 14 2025 00:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 14 2025 00:19:08	Bridgecrest Acceptance Corporation, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 14 2025 00:56:46	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14859171	Email/Text: bankruptcy_notifications@ccsusa.com	May 14 2025 00:11:00	Allstate Insurance Company, c/o CCS, PO Box 55126, Boston, MA 02205-5126
14859172	+ Email/Text: jvalencia@amhfcu.org	May 14 2025 00:11:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14859175	+ Email/Text: rm-bknotices@bridgecrest.com	May 14 2025 00:11:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
14863775	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 14 2025 00:30:43	Bridgecrest Acceptance Corporation c/o AIS Portfol, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14861100	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 14 2025 00:19:07	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14889235	Email/Text: megan.harper@phila.gov	May 14 2025 00:11:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14859176	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 14 2025 00:18:14	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298

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14859178	+ Email/Text: mrdiscen@discover.com	May 14 2025 00:11:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14877288	Email/Text: bk@lakecitycredit.com	May 14 2025 00:11:00	Lake City Credit, PO Box 1655, Lake Dallas, TX 75065
14863103	Email/PDF: resurgentbknotifications@resurgent.com	May 14 2025 00:18:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14859180	+ Email/PDF: resurgentbknotifications@resurgent.com	May 14 2025 00:30:38	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14865219	Email/PDF: MerrickBKNotifications@Resurgent.com	May 14 2025 00:18:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14859182	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 14 2025 00:18:53	Merrick Bank/Card Works, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14859183	Email/Text: blegal@phfa.org	May 14 2025 00:11:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14876622	+ Email/Text: blegal@phfa.org	May 14 2025 00:11:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14859185	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2025 01:07:19	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14879577	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 14 2025 00:18:52	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14864151	^ MEBN	May 14 2025 00:00:03	Pennsylvania Housing Finance Agency, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14859186	^ MEBN	May 14 2025 00:00:05	Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
14859187	Email/PDF: ais.sync.ebn@aisinfo.com	May 14 2025 00:18:17	Synchrony Bank, 170W Election Road, Suite 125, Draper, UT 84020-6425
14859188	+ Email/Text: bncmail@w-legal.com	May 14 2025 00:11:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14859189	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 14 2025 00:42:17	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14859174	*+	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14859173	*+	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14859181	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14859184	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court., Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Rachel L. Agosto dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
JACOB C. ZWEIG	on behalf of Creditor Portfolio Recovery Associates LLC, assignee of Synchrony Bank, by and through its servicing agent, PRA Receivables Management, LLC jzweig@evanspetree.com
JOHN ERIC KISHBAUGH, I	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY ekishbaugh@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
REGINA COHEN	on behalf of Creditor Bridgecrest Acceptance Corporation rcohen@lavin-law.com mmalone@lavin-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Chapter 13
Rachel L. Agosto :
Debtor : Bankruptcy No. 24-10643-amc

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee ("the Trustee"), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (20) days of the entry of this Order.
6. Promptly after the expiration of the time period set forth in Paragraph 5 above, Counsel for the Debtor(s) shall file either: (a) a Certification of No Response confirming that either an objection to the proposed compensation nor an application for administrative expense has been filed or (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).
7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)' Counsel's have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

May 13, 2025
DATED



HONORABLE ASHELY M. CHAN
CHIEF UNITED STATES BANKRUPTCY JUDGE